

Web-First' Authentication (No PIN Number)

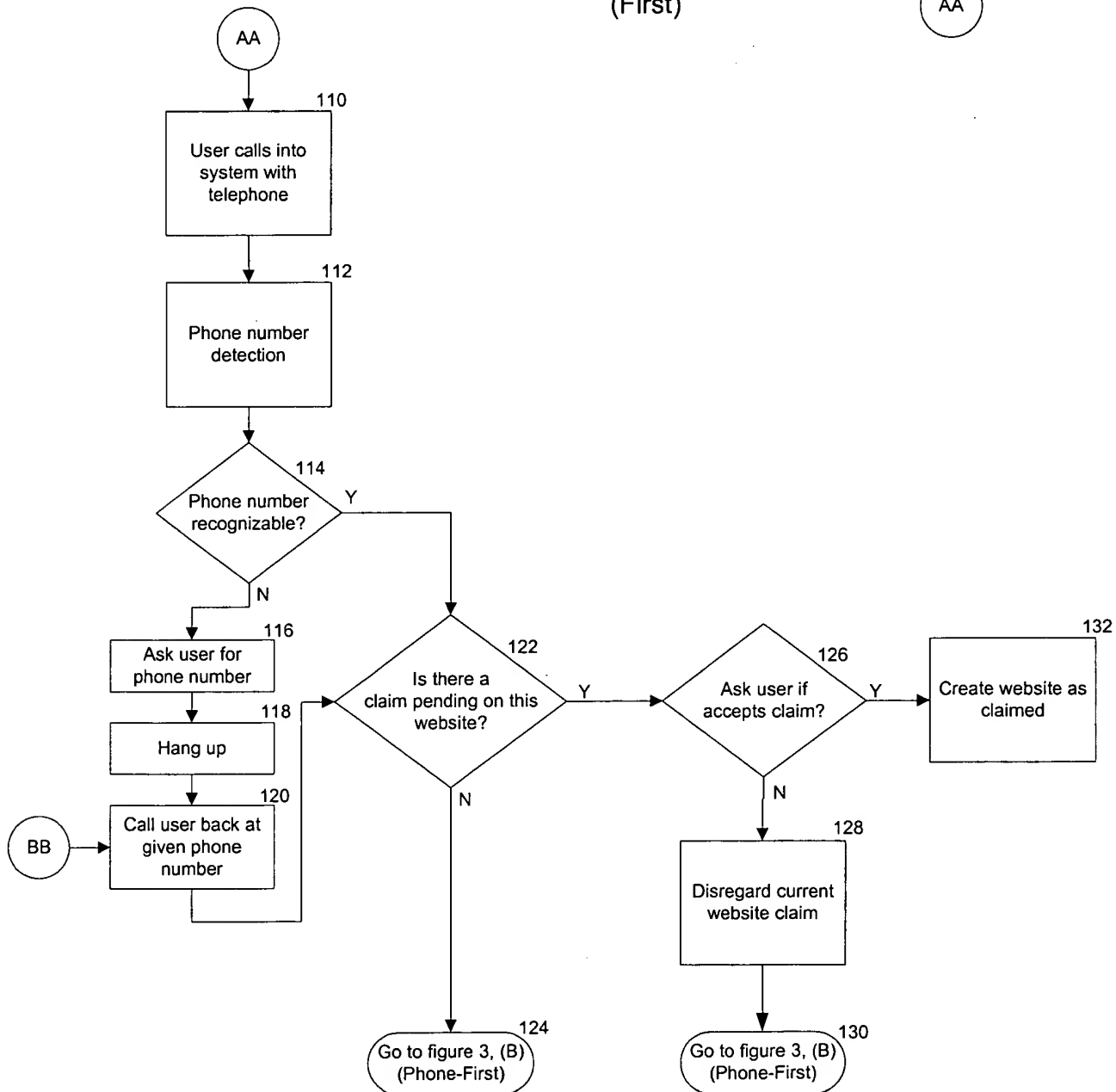
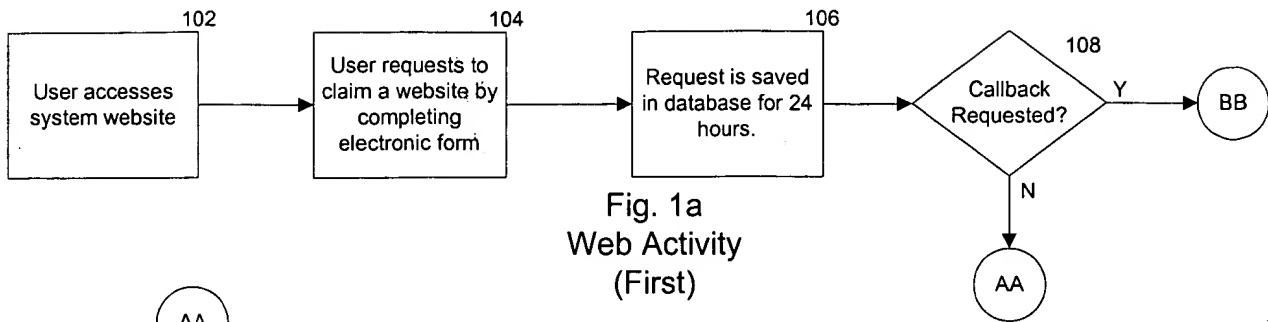


Figure 1

Web-First' Authentication (PIN Number Utilized)

2/4

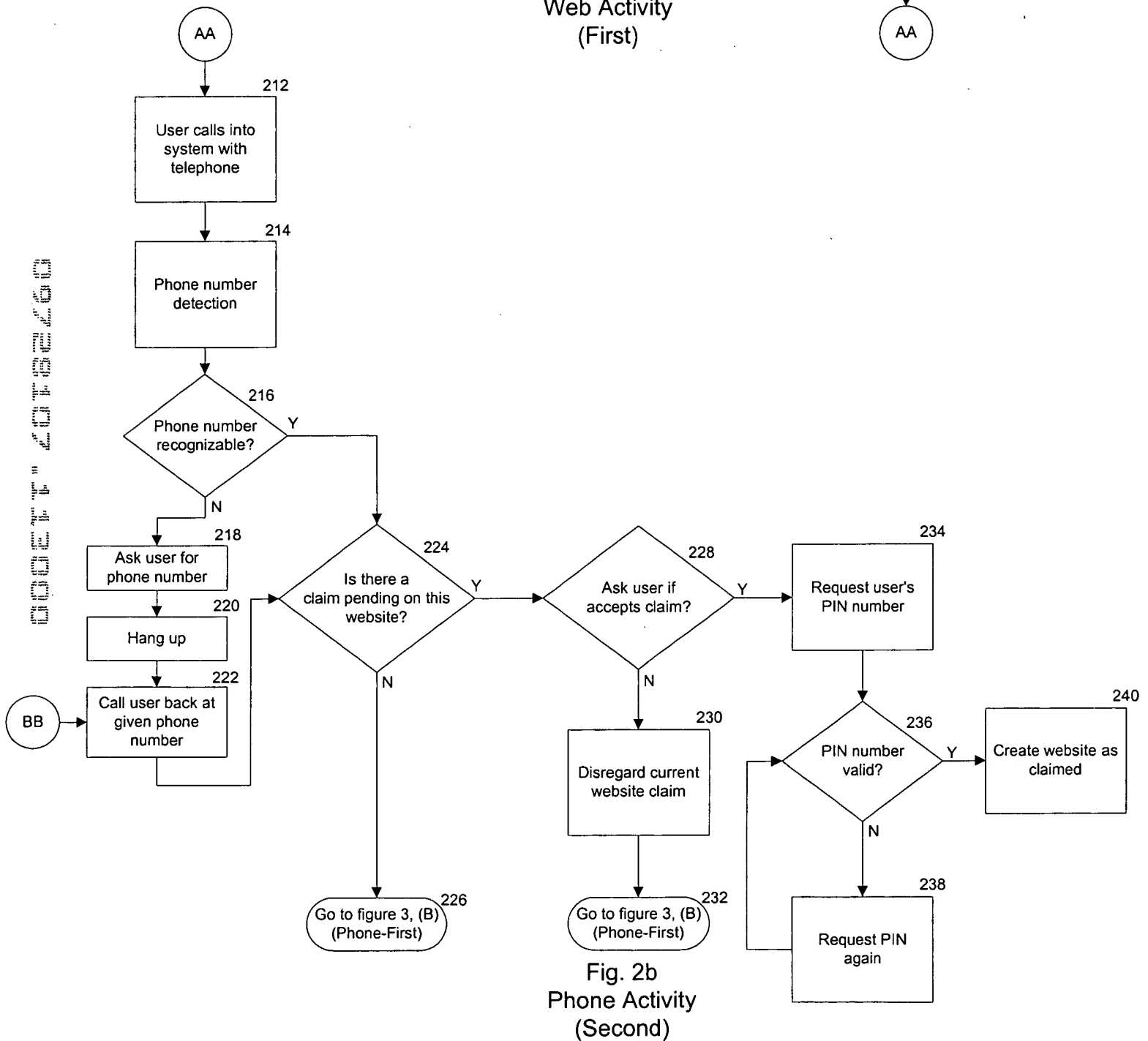
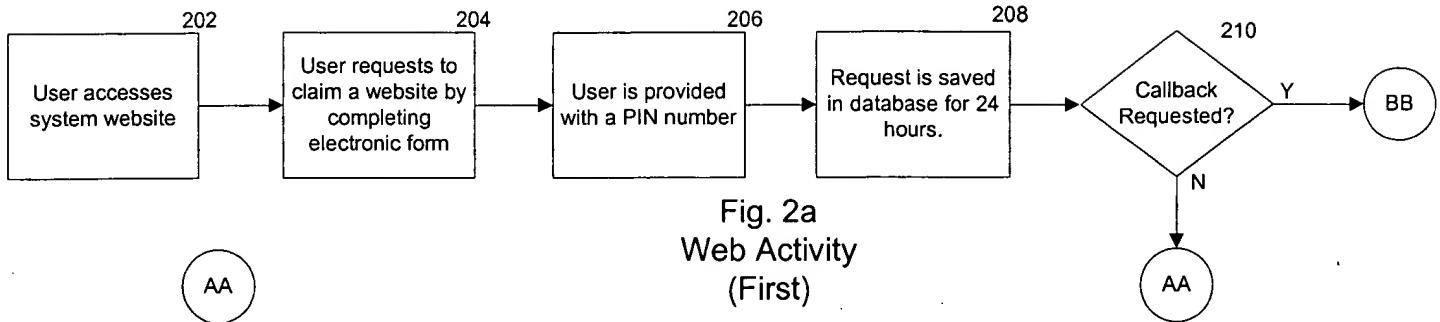


Figure 2

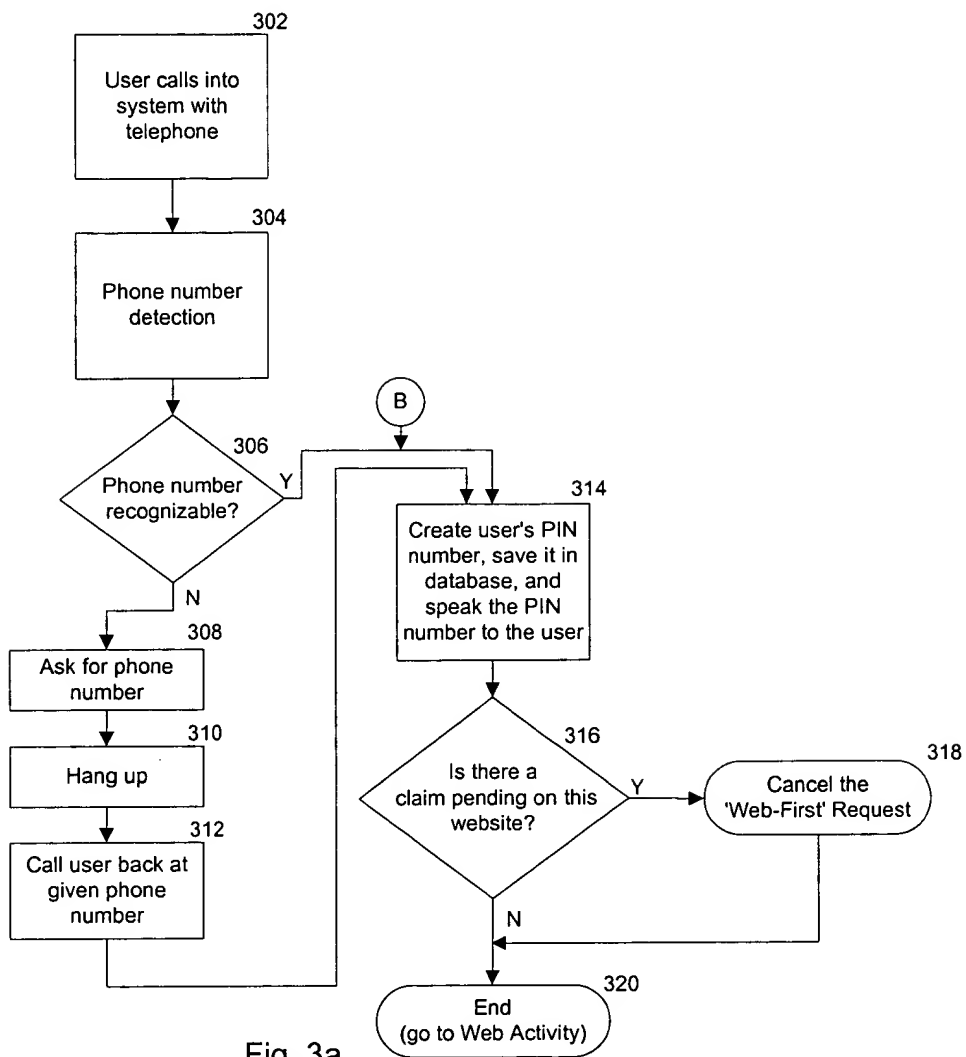


Fig. 3a
Phone Activity
(First)

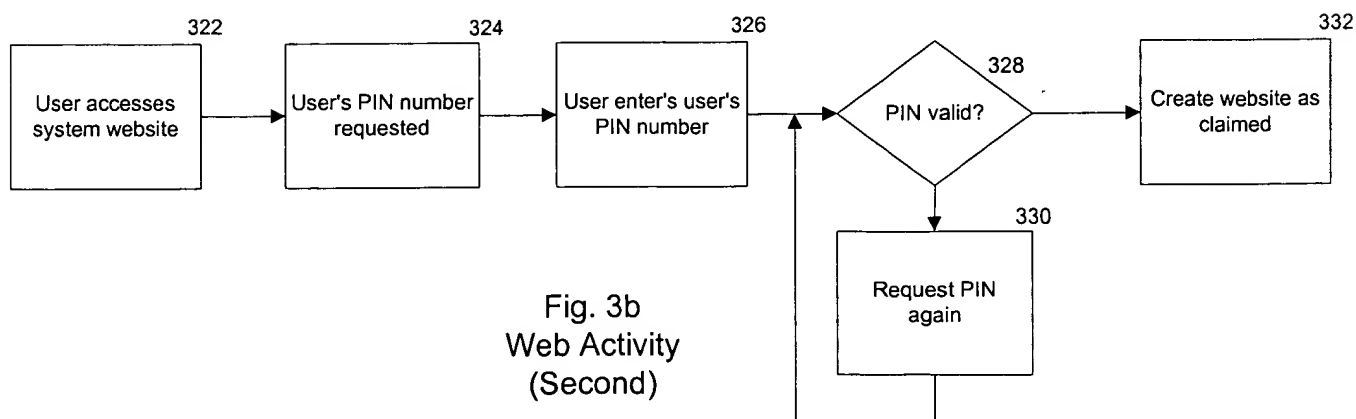


Fig. 3b
Web Activity
(Second)

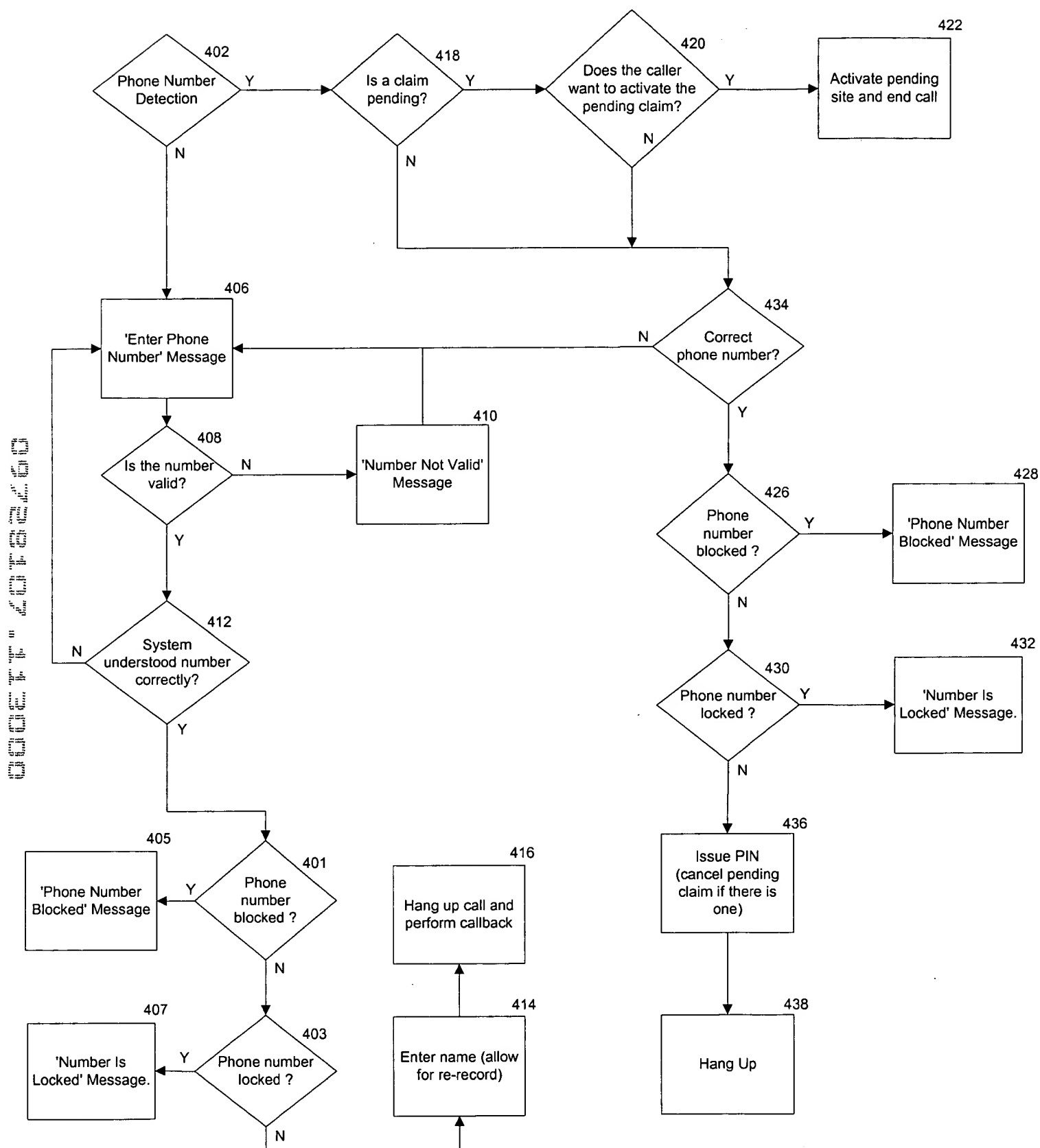


Figure 4